

Monte J. White & Associates, PC
Monte J. White
1106 Brook Ave, Hamilton Place
Wichita Falls, TX 76301
(940)723-0099
(940)723-0096 FAX

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:	§ CASE NO. 10-70180-HdH-13
	§
Maria Rocio Villadiego	§
	§ JUDGE HARLIN D. HALE
	§
	§ HEARING DATE: 9/18/2013
DEBTOR	§ HEARING TIME: 10:00 A.M.

NOTICE OF HEARING, PRE-HEARING CONFERENCE
AND ATTACHED MODIFICATION OF PLAN AFTER CONFIRMATION

NOTICE OF HEARING

On 9/18/2013, which is at least twenty-eight (28) days from the date of service hereof, at 10:00 o'clock A.M. a HEARING on the above and foregoing "Modification of Plan After Confirmation" will be held before the Bankruptcy Judge in Room 222, U.S. Courthouse, 10TH AND LAMAR Street, WICHITA FALLS, Texas. Creditors are not required to attend unless they have objections to the Modification.

NOTICE OF PRE-HEARING CONFERENCE

A PRE-HEARING CONFERENCE will be held by the Trustee at 8:30 o'clock A.M. prior to the above hearing time at the following location 10TH AND LAMAR STREET, WICHITA FALLS, TEXAS. Hearings on Motions to Modify Plans with objections not resolved at the PRE-HEARING CONFERENCE will be heard by the Court at the scheduled Hearing time.

NOTICE is hereby given that pursuant to 11 USC 1329 the attached "Modification of Plan" dated 08/21/2013, will be approved by the Court as the Debtor(s) Modified Chapter 13 Plan Unless a party in interest files a written "Objection to the Modification" within twenty-one (21) days of service hereof, and the Debtor has made any subsequent payments required under the Modified Plan. An "Objection to Modification" shall be made in writing to the following: U.S. Bankruptcy Court, Clerks Office, 1100 Commerce Street Room 12A24, Dallas, TX 75242, with copies sent to Walter O'Cheskey, Chapter 13 Trustee, 6308 Iola, Lubbock, TX, 79424 and Debtor(s) Attorney at the above address.

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION

IN RE:

Maria Rocio Villadiego § CASE NO. 10-70180-HdH-13
§
§ HEARING DATE: 9/18/2013
DEBTOR § HEARING TIME: 10:00 A.M.

FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 08/21/2013

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 4/27/2010
2. Date of Section 341 Meeting: 5/24/2010
3. First Payment Date: 5/27/2010
4. Date of Confirmation: 6/18/2010
5. Total Plan Term Prior to this Modification: 51
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 40
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 11
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: 9/27/2013
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$21,840.00
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$21,840.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: \$560.00
13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:

TRCC 1/6/2011

II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

- DECREASE monthly payment from \$560.00 per month to \$180.00 per month
(must coincide with resume date shown in item 9 above)

Any arrears indicated in item 8 above shall be cured by the following method: N/A

III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$180.00 will resume on or before 9/27/2013 for 11 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$28,560.00 to \$24,380.00

If the base amount has changed complete the following:

1. Total Paid in as of the month prior to Modification Approval:	\$22,400.00
2. (+)Plus Total Payments to be made through the Remainder of Plan: (Making up any arrears in item 9 above)	\$ 1,980.00
3. (=) New Base Amount	<u>\$24,380.00</u>

IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2007-2. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

X The unsecured creditor pool remains \$0.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

CT	S-Texoma Community Credit Union	2008 CTS	Cadillac	\$16,307.17	Pay Direct
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C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO

Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee;

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Debtor wishes to pay direct to Texoma Community Credit Union on 2008 Cadillac CTS. Debtor's income and expenses have changed, therefore Debtor wishes to lower plan payment.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

See Amended Schedules I & J on file with the Court.

Respectfully submitted,

/s/Monte J. White
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan after Confirmation, Notice of Hearing and Pre-Hearing Conference has been served by me on 08/21/2013, on all parties on the attached matrix, by United States First Class Mail, proper postage affixed.

/s/Monte J. White
Attorney for Debtor(s)

Label Matrix for local noticing

United States Trustee

1100 Commerce Street

0539-7

1100 Commerce Street

Room 1254

Case 10-70180-hdh13

Room 976

Dallas, TX 75242-1305

Northern District of Texas

Dallas, TX 75242-0996

Wichita Falls

Wed Aug 21 11:36:55 CDT 2013

Accounts Receivable Management

Allied Interstate Inc

B-Line, LLC

PO Box 129

3000 Corporate Exchange Dr

Attn: Steven Kane

Thorofare, NJ 08086-0129

5th Floor

P.O. Box 91121

Columbus, OH 43231-7723

Dept. 550

SEATTLE, WA 98111-9221

Bank Of America

Brinks Alarm

CR Evergreen, L.L.C.

Attn: Bankruptcy NC4-105-03-14

4514 Hughes

PO Box 91121

PO Box 26012

Wichita Falls, TX 76308-3437

MS 550

Greensboro, NC 27420-6012

Seattle, WA 98111-9221

CR Evergreen, LLC

Calvary Portfolio Services

Calvary Portfolio Services, L.L.C.

MS 550

Attention: Bankruptcy Department

500 Summit Lake Drive Suite No. 400

PO Box 91121

PO Box 1017

Valhalla, NY 10595-2322

Seattle, WA 98111-9221

Hawthorne, NY 10532-7504

(p) CAVALRY PORTFOLIO SERVICES LLC

Calvary Portfolio, LLC

Charles Dennis

500 SUMMIT LAKE DR

500 Summit Lake Drive Suite No. 400

4018 Call Field Rd

STE 400

Valhalla, NY 10595-2322

Wichita Falls, TX 76308-2667

VALHALLA NY 10595-2322

Chase

Chase Bank USA NA

Chase Bank USA,N.A

Bank One Card Serv

PO BOX 15145

CO Creditors Bankruptcy Service

Westerville, OH 43081

Wilmington, DE 19850-5145

P O Box 740933

Dallas,Tx 75374-0933

Chase-pier1

CitiCorp Trust Bank

Citifinancial Retail Services

Attn: Recovery

P.O. Box 140489

Citifinancial-Attn: Bankruptcy Dept

PO Box 15298

Irving, TX 75014-0489

1111 Northpoint Dr

Wilmington, DE 19850-5298

Coppell, TX 75019-3831

City of WF, WFISD, Wichita County

Collection

Compass Bank

CO Perdue Brandon Fielder Collins & Mott

700 Longwater Dr

CO Ascension Capital Group

P.O. Box 8188

Norwell, MA 02061-1796

PO Box 201347

Wichita Falls, Texas 76307-8188

Arlington, TX 76006-1347

Compass Bank

Compass Bank

Compass Bank -Secured Department

Attn: Bankruptcy

P.O. Box 10566

CO Ascension Capital Group

PO Box 10566

Birmingham, AL 35296-0001

P.O. Box 201347

Birmingham, AL 35296-0001

Arlington, TX 76006-1347

Consumer Credit Counseling Service

Department Stores National Bank-Macys

East Bay Funding, LLC

4210 Kell West Ste 200

Nco Financial Systems, Inc.

CO Resurgent Capital Services

Wichita Falls, TX 76309-4821

PO Box 4275

PO Box 288

Norcross, GA 30091-4275

GREENVILLE, SC 29602-0288

Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256-7412

Fia Card Services, NA As Successor In Interest
Bank of America NA and Mba America Bank
1000 Samoset Drive
DE5-023-03-03
Newark, DE 19713-6000

First Bank
2801 Midwestern Parkway Suite 200
Wichita Falls, TX 76308-2850

First Financial Bk Na
400 Pine St
Abilene, TX 79601-5137

Fncc
Attn: Bankruptcy
PO Box 5097
Sioux Falls, SD 57117-5097

GE Money Bank
Attn: Bankruptcy Department
PO Box 960061
Orlando FL 32896-0661

Gemb-care Credit
Attn: Bankruptcy
PO Box 103106
Roswell, GA 30076-9106

Gemb-walmart
Po Box 981400
El Paso, TX 79998-1400

HSBC Bank Nevada, N.A.
by PRA Receivables Management, LLC
PO Box 12907
Norfolk VA 23541-0907

Hilco Rec
Attn: Bankruptcy
1120 Lake Cook Road Suite B
Buffalo Grove, IL 60089-1970

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

James Lane Air Conditioning & Plumbing
5024 Jacksboro Hwy
Wichita Falls TX 76302-3520

Kohls-chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051-7096

Lowes - MBGA
Attention: Bankruptcy Department
PO Box 103104
Roswell, GA 30076-9104

Macys-fdsb
Macys Bankruptcy
PO Box 8053
Mason, OH 45040-8053

Monte J. White & Associates
1106 Brook Ave
Wichita Falls TX 76301-5009

NATIONAL CREDIT ADJUSTERS LLC
c o Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 38125-1741
USA

National Credit Adjust
PO Box 3023
Hutchinson, KS 67504-3023

PRA Receivables Management LLC
PO Box 41067
Norfolk, VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Capital One Bank, N.a.
POB 41067
Norfolk VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Lowes
POB 41067
Norfolk VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Shell
POB 41067
Norfolk VA 23541-1067

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
CO Wal-mart
POB 41067
Norfolk VA 23541-1067

Paragonway
2101 West Ben Whit
Austin, TX 78704-7516

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Portfolio Recovery Assocs., LLC
POB 41067
NORFOLK, VA 23541-1067

Precision Recovery Analytics
co of Resurgent Capital Services
P.O. Box 288
Greenville, SC 29602-0288

Precision Recovery Analytics CO Resurgent Ca
P.O. Box 288
Greenville, SC 29602-0288

Precision Recovery Analytics, Inc
MS 550
PO Box 91121
Seattle, WA 98111-9221

Skyline Developers Inc.
3501 McNeil
Wichita Falls, Texas 76308-1502

TARGET NATIONAL BANK
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Texoma Community Credit Union
Po Box 1320
Wichita Falls, TX 76307-1320

Tnb-visa
PO Box 560284
Dallas, TX 75356-0284

WICHITA FALLS CITY, ISD & WICHITA CO
CO PERDUE BRANDON FIELDER COLLINS & MOT
PO BOX 8188
WICHITA FALLS TX 76307-8188

eCAST Settlement Corporation
POB 29262
New York, NY 10087-9262

Maria Rocio Villadiego
4809 Belair Blvd
Wichita Falls, TX 76310-1453

Monte J. White
Monte J. White & Associates, P.C.
1106 Brook Avenue
Hamilton Place
Wichita Falls, TX 76301-5009

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Cavalry Portfolio Services, LLC
7 Skyline Drive, Third Floor
Hawthorne, NY 10532

IRS Special Procedures
1100 Commerce St., Room 951
Mail Stop 5029 DAL
Dallas, TX 75246

Portfolio Rc
Attn: Bankruptcy
PO Box 41067
Norfolk, VA 23541

(d) Portfolio Recovery Associates, LLC
POB 41067
Norfolk, VA 23541

(d) Portfolio Recovery Associates, LLC.
P.O. Box 41067
Norfolk, VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) B-Line, LLC
Attn: Steven Kane
P.O. Box 91121
Dept. 550
Seattle, WA 98111-9221

(d) East Bay Funding, LLC
CO Resurgent Capital Services
PO Box 288
Greenville, SC 29602-0288

(u) Pedro Lerma

(d) Portfolio Recovery Assocs., LLC
POB 41067
Norfolk, VA 23541-1067

End of Label Matrix	
Mailable recipients	68
Bypassed recipients	4
Total	72